

Table I.B.2.b.(1)(1996) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.0%	12.6%	11.8%	19.4%	39.3%	66.9%	13.1%	54.8%
Industry group **								
Agric., fish., forest.	39.2%	6.5% *	2.5% *	4.8% *	14.4% *	81.0%	5.5% *	63.8%
Mining	75.5%	36.1% *	5.0% *	39.0% *	74.3%	87.6%	20.6% *	81.3%
Construction	29.8%	15.7%	11.0% *	15.7%	50.1%	59.6%	12.4%	48.2%
Manufacturing	53.1%	16.8%	13.9%	20.2%	46.9%	67.3%	14.6%	58.7%
Transp., commu., util.	53.7%	5.8% *	26.9% *	28.2%	36.2%	66.1%	19.9%	58.6%
Wholesale trade	47.9%	8.0%	6.6% *	23.4%	56.6%	70.6%	10.1%	60.2%
Retail Trade	46.6%	8.2%	8.5%	14.7%	35.6%	67.4%	11.1%	56.4%
Fin., ins., real est.	49.6%	3.4%	10.0% *	19.1%	42.1%	68.2%	8.3%	57.9%
Services	38.2%	16.1%	11.8%	19.5%	27.1%	63.8%	14.6%	46.3%
Unknown	57.0%	55.6%	63.7% *	0.0%	0.0%	0.0%	57.0%	0.0%
Ownership								
For profit, incorporat	43.7%	8.7%	10.1%	17.0%	42.2%	67.3%	10.9%	55.2%
For profit, unincorpor	34.3%	9.1%	5.4% *	22.6%	38.1%	69.3%	10.2%	48.3%
Nonprofit	38.1%	27.7%	23.4%	17.1%	27.0%	55.8%	22.5%	40.7%
Unknown	54.6%	18.2%	14.5%	25.6%	43.4%	69.6%	16.5%	60.7%
Age of firm								
Less than 5 years	24.8%	11.5%	10.5%	22.0%	53.5%	74.2%	12.2%	47.7%
5-9 years	25.5%	13.5%	11.5%	19.0%	38.1%	63.5%	13.4%	40.8%
10-19 years	27.2%	12.2%	13.5%	20.8%	27.8%	70.4%	14.8%	38.5%
20 or more years	40.8%	12.7%	9.4%	16.3%	40.4%	62.9%	11.0%	49.0%
Unknown	61.8%	19.3% *	29.1%	27.0%	41.2%	68.4%	21.9%	62.7%
Multi/single status								
2 or more locations	57.6%	17.1% *	15.8%	20.8%	42.3%	66.8%	16.7%	59.1%
1 location only	21.6%	12.4%	11.2%	18.8%	33.6%	70.4%	12.6%	34.1%
Percent full-time employees								
Less than 25%	38.6%	11.3%	3.3% *	11.5% *	12.4% *	71.3%	8.4% *	49.8%
25-49 %	45.5%	7.9% *	10.0% *	16.4%	32.0%	66.0%	15.8%	52.7%
50-74 %	36.1%	9.0%	6.9% *	14.8%	30.0%	55.6%	10.1%	43.1%
75% or more	47.1%	13.2%	12.4%	20.1%	40.8%	67.9%	13.4%	56.1%
Union presence								
No union employees	35.8%	10.4%	11.1%	17.8%	38.1%	60.2%	11.6%	46.0%
Has union employees	48.5%	47.8%	19.0%	19.8%	40.8%	57.5%	27.4%	51.0%
Unknown	68.2%	13.0%	13.1%	34.2%	45.2%	76.2%	17.9%	71.5%
Percent low wage employees **								
50% or more low wage	30.6%	6.6%	8.8% *	12.8%	20.6%	59.5%	11.0%	36.8%
Less than 50% low wage	36.4%	13.0%	11.1%	17.8%	40.1%	59.1%	12.3%	46.7%
Unknown	65.2%	11.9%	19.0%	33.8%	45.0%	73.2%	22.0%	67.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(1996) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.07%	1.25%	1.46%	1.24%	1.52%	1.70%	0.64%	1.21%
Industry group **								
Agric., fish., forest.	8.67%	2.01% *	3.24% *	5.65% *	11.00% *	13.84%	1.69% *	11.17%
Mining	5.36%	12.92% *	4.04% *	12.69% *	14.21%	7.12%	10.16% *	5.60%
Construction	2.75%	4.46%	4.40% *	3.40%	7.43%	9.44%	1.87%	3.80%
Manufacturing	2.83%	4.80%	3.00%	2.87%	4.02%	3.56%	2.17%	2.84%
Transp., commu., util.	5.61%	1.99% *	8.76% *	7.00%	7.76%	6.52%	5.52%	5.88%
Wholesale trade	2.65%	1.71%	2.05% *	4.75%	4.30%	3.86%	1.33%	3.34%
Retail Trade	1.27%	1.24%	1.83%	2.25%	5.90%	2.14%	1.86%	1.79%
Fin., ins., real est.	2.41%	0.94%	3.86% *	4.33%	4.64%	2.92%	1.50%	2.51%
Services	1.67%	2.43%	1.80%	2.04%	3.20%	3.88%	1.21%	2.20%
Unknown	16.14%	15.87%	20.50% *	0.00%	0.00%	0.00%	16.14%	0.00%
Ownership								
For profit, incorporat	1.93%	0.61%	1.57%	1.35%	2.17%	3.08%	0.68%	2.19%
For profit, unincorpor	3.37%	1.28%	2.61% *	6.04%	7.08%	6.73%	1.38%	4.60%
Nonprofit	3.56%	4.97%	4.49%	1.90%	3.01%	5.35%	2.87%	3.85%
Unknown	2.10%	4.23%	3.19%	2.83%	4.17%	2.52%	2.33%	2.20%
Age of firm								
Less than 5 years	2.69%	3.15%	2.07%	5.22%	8.87%	7.75%	2.22%	5.05%
5-9 years	3.42%	2.87%	2.95%	3.11%	6.73%	11.33%	2.32%	5.21%
10-19 years	2.79%	2.17%	2.59%	2.41%	4.88%	7.88%	1.23%	5.27%
20 or more years	0.93%	2.16%	1.78%	1.35%	2.28%	2.35%	1.09%	0.95%
Unknown	1.80%	7.68% *	7.46%	4.01%	4.38%	2.19%	3.84%	1.80%
Multi/single status								
2 or more locations	1.10%	6.59% *	4.21%	2.08%	2.88%	1.61%	2.71%	1.06%
1 location only	1.10%	1.28%	1.21%	1.93%	2.35%	10.15%	0.69%	2.54%
Percent full-time employees								
Less than 25%	4.42%	2.93%	1.35% *	4.05% *	5.26% *	6.63%	3.25% *	4.55%
25-49 %	4.35%	3.10% *	3.34% *	3.96%	7.29%	5.89%	3.33%	5.20%
50-74 %	3.44%	0.87%	3.00% *	2.81%	5.26%	3.78%	1.85%	3.86%
75% or more	1.14%	1.49%	1.76%	1.22%	1.57%	1.79%	0.58%	1.33%
Union presence								
No union employees	1.34%	1.20%	1.34%	1.35%	1.43%	2.25%	0.85%	1.46%
Has union employees	3.29%	8.80%	4.69%	3.29%	4.95%	4.43%	4.31%	3.56%
Unknown	1.58%	2.61%	3.85%	5.64%	5.85%	2.36%	3.76%	1.69%
Percent low wage employees **								
50% or more low wage	2.97%	1.70%	2.77% *	3.33%	2.86%	5.37%	2.56%	3.71%
Less than 50% low wage	1.07%	1.37%	1.66%	1.11%	1.66%	2.88%	0.81%	1.38%
Unknown	1.11%	2.61%	2.79%	4.41%	4.08%	1.75%	3.30%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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